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Embassy Closures

The Embassy will be closed for public holidays on Thursday, November 27, 2008, in honor of Thanksgiving.

Letter from American Citizen Services Chief

The name says it all: The American Citizen Services section at the Embassy in London is here to provide routine and emergency consular services to American citizens in the United Kingdom. We do that using a variety of means, including outreach trips to American groups around the United Kingdom.

In this month's issue of the newsletter, we have a reassuring answer to the question of whether the current global financial crisis will affect Social Security benefits; an overseas voting wrap-up; an update on the Electronic System for Travel Authorization (ESTA); information on an important new international adoption resource; and quick report on how two consular officers spent a couple of pleasant afternoons at the American School in London.

The entire ACS staff joins me in wishing you a wonderful Thanksgiving holiday!

Paul Boyd
Chief, American Citizen Services
(Register with the U.S. Embassy online at
<https://travelregistration.state.gov/>)

Consular Officers Visit the American School

Consular officers Trish Cypher and Shannon Quinn visited the American School in St. John's Wood on Nov. 6 and Nov. 13 to provide passport and citizenship services to American students and their families.

This consular outreach event to offer on-site services at the school helped more than 60 families save the time and expense of a trip to the Embassy in Grosvenor Square. This meant that children didn't have to miss school or activities and parents didn't have to take off work, make childcare arrangements or find parking. Students involved in after school sports were able to take a 5 minute break and present themselves to the consular officers for a passport decision, and then return to their activities without missing a beat.

The parents gave the consuls an appreciative round of applause at the conclusion of the event. For their part, the consuls enjoyed the opportunity to meet everyone at the American School. Many thanks to the teachers and staff for your warm hospitality in hosting us!

Thanksgiving Service at St. Paul's




The U.S. Thanksgiving Day Service will be held at St Paul's Cathedral at 11am on Thursday 27 November. St Paul's welcomes hundreds of American visitors and American nationals living in the UK into the Cathedral each year for this special service of thanks and celebration.

The service includes a Thanksgiving message, hymns, presentation of the colours, and a reading of President Bush's Thanksgiving proclamation. We are joined by the American Church in London, the International Community Church, and the Combined Choirs of American Congregations.

All members and friends of the American community are welcome. Doors open at 9.45am and guests are asked to be seated no later than 10.30am.

No tickets are needed for the Thanksgiving Day Service, but each person may be required to pass through a metal detector and have bags searched. Therefore, please bring minimal baggage and remove any metal objects from pockets prior to being checked. Given the high level of security, it is important to arrive at the Cathedral early. Photography is not permitted inside the Cathedral. Mobile phones should be switched off. For more information, see the [letter from the Ambassador \[PDF\]](#) and [Thanksgiving Day flyer \[PDF\]](#) on our website.

Entry will be via the west end of the Cathedral. The underground stop is  St. Paul's. For more information, please visit www.stpauls.co.uk.

Embassy Helps Overseas Americans Cast Votes in Historic Election

It was a busy election year at the U.S. Embassy. As early as August 2007, American citizens began inquiring about on how to vote in the Presidential Election, how to obtain an absentee ballot and what to do if their requested ballot did not arrive in time. The percentage of people who voted in the 2008 Presidential election was the highest in generations and experts predict,

might be the highest in a century in the final tally.

All the preparations culminated in a fantastic Election Night Party at the U.S. Embassy, with over 1,500 guests coming together to celebrate their participation in this historic election.

For those U.S. citizens who still may not be familiar with the procedure on how to obtain an absentee ballot, the information is available on following website: www.fvap.gov. Remember, even if you are resident in the U.K. and no longer maintain a residence in the U.S. you can still vote in all the Federal Elections using the

last U.S. address you resided at immediately prior to coming overseas. This means that in 2010 you can vote for senators and congressman. You should submit your FPCA at the beginning of that year to ensure you are registered and requested your ballots for the primary and general elections.

The Current Financial Crisis and Social Security



Over the past few weeks, there has been a noticeable increase in the number of inquiries asking whether the failure of some financial institutions and the \$700 billion dollar "bailout plan" that was recently passed by the US Congress will have any affect on current Social Security benefit payments. In addition, members of the public are calling regarding the solvency of the Social Security program.

Here are some examples of the types of questions being asked:

- How will the \$700 Billion Bailout Bill affect my benefits?
- Will the recent collapse of financial institutions affect my Social Security?
- If my bank closes will I get my Social Security check?
- Will Social Security be able to pay my benefits when I am ready to retire?

The answer is: The current financial crisis will not have any impact on Social Security benefit payments. We expect all Social Security beneficiaries to receive their payments as scheduled. If your bank closes, Social Security will make arrangements for you to receive your benefit payment.

As far as the Solvency of Social Security is concerned: According to the Social Security Administration's Trustees Report dated March 25, 2008, the Social Security Trust fund can pay benefits through 2041.

If you'd like to learn more about the future of Social Security, you can visit our website at www.socialsecurity.gov

Federal Benefits Information is Just a Phone Call Away

FBU personnel are available from 8:30 a.m. to 1 p.m. Monday to Friday to answer inquiries on dedicated two phone lines:

IF your SSN terminal digits are 00-49 **OR** your surname begins with A-M

Call
(020) 7499-9000
X2926

IF your SSN terminal digits are 50-99 **OR** your surname begins with N-Z

Call (020) 7499-9000
X2927

Fair Credit Reporting Act Offers Protection from U.S. Identity Theft

The article in last month's issue "Fair Credit Reporting Act Offers Protection from U.S. Identity Theft" prompted a reader to write of his frustrated attempts to obtain his free annual credit report by post and via online application. To confirm the information we were getting from the credit bureaus and get the most up-to-date information on what was being done to help American's abroad take advantage of the protections they are entitled to under the Fair Credit Reporting Act, we contacted the Federal Trade Commission Division of Privacy and Identity Protection.

According to the FTC, U.S. consumers living overseas have been required to request their free annual credit reports from each of the 3 national credit bureaus, Equifax, Experian and TransUnion, by mail in order to prevent fraudulent internet requests. The credit bureau mailing addresses are:

Equifax: P.O. Box 740250 Atlanta, GA 30374	Experian P.O. Box 1017 Allen, TX 75013
TransUnion: P.O. Box 6790 Fullerton, CA 92634	

To maintain the security of that sensitive information, the national credit bureaus only send the reports to an address that is in the consumer's credit file, or that can be adequately proven to be the consumer's address. This is true whether the request comes from within or outside the U.S.

If a consumer requests his or her free report by mail from outside the U.S. and requests that the disclosure be sent to an address outside the U.S., the disclosure will be sent to the consumer as long as adequate proof of that overseas address is also provided. Because the *national credit bureaus do not maintain foreign address information in their consumer credit files*, proof of a foreign address is necessary to ensure that credit reports are provided only to the consumer whose report it is and not to fraudsters. Consumers can also request by mail from outside the U.S. and request that their free reports be sent to an address inside the U.S. which is listed in the consumer's report.

The national credit bureaus obtain consumer address information from the companies that provide credit and other data on consumers. *The addresses that credit bureaus generally have in a consumer's report are the addresses to which the consumer's bills are sent.* If the address is not on the consumer's report, then he or she would have to submit proof of address information.

Many Americans who live overseas utilize mail forwarding services in the U.S. to maintain a domestic mailing address. This is useful for internet and catalog shopping at stores that do not send products to an overseas address. The annual credit reports can be sent to a U.S. mail forwarding address if that address is on the consumer's credit file. If that address is not on the consumer's report, then he or she would have to submit proof of address information. The same is true for military APO addresses.

The national credit bureaus are currently developing a system for accepting requests on www.annualcreditreport.com from foreign IP addresses. According to the FTC, the system will become active soon and phased in over time to the extent it is possible without sacrificing the security of the

whole system. In the meantime, a copy of the annual credit report request form to request a credit report by mail is attached to this newsletter and also available at:

http://London.usembassy.gov/cons_new/acs_newsletters/credit_report_request_form.pdf.

When you order your credit report, you need to provide your full name, proof of current address (two forms of proof of current UK address, such as utility bills), Social Security number, and date of birth. Be sure to specify if you would like one, two, or all three reports.

State Department Launches New Adoption Website



Each year, thousands of Americans adopt a child from overseas. In honor of National Adoption Month the Office of Children's Issues will launch a new website: Adoption.State.Gov

(<http://www.adoption.state.gov/adoption.homepage.html>) to provide Americans with the information they need to adopt children from around the world.

The new Adoption website will feature Country Specific Information about procedures related to the Hague Adoption Convention and the new I-800 process in an easy-to-navigate format. How does the adoption process work? Who can adopt? Where do Americans adopt from? To learn the answers these questions and more,

visit the State Department's newest website.

ESTA Update



On Aug. 1, 2008, the Department of Homeland Security (DHS) began its pilot of the Electronic System for Travel Authorization (ESTA). ESTA allows non-U.S. citizen travelers eligible for the Visa Waiver Program (VWP) to

obtain advance authorization for boarding an aircraft to travel to the United States. The ESTA program replaces the green I94-W card VWP travelers had to complete when they arrived in the United States with a brief on-line questionnaire.

Since Aug. 1, more than 100,000 travelers have successfully obtained their ESTA, which is valid for two years and can be renewed in two-year increments for the life of the traveler's passport. Travelers may submit ESTA applications at any time before travel, but DHS strongly encourages them to apply at least 72 hours ahead of a planned trip to the United States.

The ESTA system will not provide authorization to travelers who try to use a passport they had already reported as lost or stolen. This means that even if the lost or stolen passport is recovered, once the report

of loss or theft has been made, the passport is no longer valid for travel. Travelers should not attempt to obtain ESTA authorization using a passport that previously had been reported lost or stolen.

Starting Jan. 12, 2009, ESTA will become mandatory for all citizens and eligible nationals from VWP countries who want to travel on the Visa Waiver Program. For more information on ESTA, visit <http://london.usembassy.gov/dhs/>. To apply for ESTA, go to <https://esta.cbp.dhs.gov>. Travelers who want to confirm their passport is eligible for visa waiver travel should visit http://london.usembassy.gov/cons_new/visa/visa_wizard.html. All travelers should check the “Frequently Asked Questions” section of the ESTA website for helpful information at http://www.cbp.gov/xp/cgov/travel/id_visa/esta/esta_faq.xml.

Embassy Weekly Update

Cultural Events of American Interest

For those looking for a taste of American culture in the United Kingdom, there is always something going on. The Embassy maintains a calendar of American cultural events online at <http://london.usembassy.gov/culture/index.html>.

Americans have in the past asked whether they could find out more about the position of the U.S. Government on matters of foreign policy. While our American Citizen Services Newsletter focuses on non-political policy matters affecting the welfare of American citizens in the UK, the Embassy also produces a weekly update on matters of U.S. foreign policy. Those interested in receiving weekly updates on U.S. foreign policy, U.S./UK relations and other political and global issues can subscribe at: <http://london.usembassy.gov/ukweekly.html>.

Important Security Announcement



When visiting the Embassy, please remember not to bring mobile phones or any electronic devices, such as Blackberries, iPods, or PDAs, as they are not allowed within the Embassy. We also strongly advise that you do not bring large bags, such as backpacks, suitcases or packages to the interview as there are no storage facilities on Embassy grounds. Click on this [link for a PDF file for a list of Left Luggage storage facilities](#).